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Fill in this information to identify your case:	
United States Bankruptcy Court for the:	
Northern District of: Illinois (State)	
Case number (if known)	Chapter you are filing under:
	Chapter 7
	Chapter 11 Chapter 12
	Chapter 13

### Official Form 101

### **Voluntary Petition for Individuals Filing for Bankruptcy**

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	rt 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name	Starlina	
		First name	First name
	Write the name that is on your government-issued	т	
	picture identification (for	Middle name	Middle name
	example, your driver's	Terrell	
	license or passport	Last name	Last name
	Bring your picture		
	identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2.	All other names you have used in the last	First name	First name
	8 years	Thathane	THOCHAING
	o you.o	Middle name	Middle name
	Include your married or maiden names.		
	maiden names.	Last name	Last name
		First name	First name
		Middle name	Middle name
		-	
		Last name	Last name
3.	Only the last 4 digits of your Social	XXX - XX- 6789	xxx - xx-
	Security number or federal Individual	OR	OR
	Taxpayer	9 xx - xx-	9 xx - xx-
	Identification number (ITIN)		

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D	ebtor 1 Starlina First Name	I I errell  Middle Name Last Name	Case number (if known)
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer	I have not used any business names or EINs.	I have not used any business names or EINs.
	Identification Numbers (EIN) you have used in the last	Business name	Business name
	8 years	Business name	Business name
	Include trade names and doing business as names	EIN	EIN
		EIN	EIN
5.	Where you live		If Debtor 2 lives at a different address:
		1157 W Washborne Ave, Apt 2B  Number Street	Number Street
		Chicago Illinois 60612	
		City State Zip Code	City State Zip Code
		Cook County	County
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
		Number Street	Number Street
		City State Zip Code	City State Zip Code
6.	Why you are choosing this district	Check one:	Check one:
	to file for bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		I have another reason. Explain. (See 28 U.S.C. §§ 1408.)	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)
		-	

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Deb	otor 1 Starlina	T	Terrell	Case number (if kno	wn)
	First Name	Middle Name	Last Name		
Par	t 2: Tell the Court Abo	out Your Bankruptcy Case	e e e e e e e e e e e e e e e e e e e		
	The chapter of the Bankruptcy Code you are choosing to file under		scription of each, see <i>Notice Req</i> . Also, go to the top of page 1 and		<i>§ 342(b) for Individuals Filing for</i> priate box.
	How you will pay the fee	more details about ho cashier's check, or more may pay with a credit of the line of the line of the line of the official poverty line of the line of t	ow you may pay. Typically, if you oney order If your attorney is card or check with a pre-print in installments. If you choose ur Filing Fee in Installments (Coe be waived (You may request required to, waive your fee, are that applies to your family son, you must fill out the Application.	ou are paying the submitting your ed address. e this option, sign official Form 103, this option only and may do so only ize and you are u	he clerk's office in your local court for efee yourself, you may pay with cash, payment on your behalf, your attorney in and attach the <i>Application for</i> A).  If you are filing for Chapter 7. By law, a y if your income is less than 150% of nable to pay the fee in installments). If the Chapter 7 Filing Fee Waived (Official)
	Have you filed for bankruptcy within the last 8 years?	Ves. District District District	When When	MM / DD / YYYY	Case number  Case number  Case number
	Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	V No.  Yes. Debtor  District  Debtor  District	<u>W</u> hen	MM / DD / YYYY	Relationship to you  Case number, if known  Relationship to you  Case number, if known
	Do you rent your residence?	✓ No. Go to line  Yes. Fill out //			you want to stay in your residence?  t You (Form 101A) and file it with

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Terrell Debtor 1 Starlina \_\_ Case number (if known) Middle Name First Name Last Name Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole No. Go to Part 4. **✓** proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance **Bankruptcy Code and** sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are you a small business debtor? No. I am not filing under Chapter 11. **|** For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have  $\overline{}$ No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

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Part 5: Explain Your Effo	rts to Receive a Brie	fing About Credit Counseling			
	About Debtor 1:		Abo	ut Debtor 2 (Sp	oouse Only in a Joint Case):
<sup>15.</sup> Tell the court	You must check one:		You	must check one:	
whether you have received briefing about credit counseling.	counseling agen	ing from an approved credit icy within the 180 days before I ptcy petition, and I received a npletion.	L d	counseling ager	ing from an approved credit ncy within the 180 days before I ptcy petition, and I received a npletion.
The law requires that you receive a briefing		he certificate and the payment plan, veloped with the agency.			he certificate and the payment plan, veloped with the agency.
about credit counseling before you file for bankruptcy. You must truthfully	counseling agen	ing from an approved credit cy within the 180 days before I ptcy petition, but I do not have a npletion.	L d	counseling ager	ing from an approved credit ncy within the 180 days before I ptcy petition, but I do not have a npletion.
check one of the following choices. If you cannot do so, you are not eligible to file.		er you file this bankruptcy petition, opy of the certificate and payment	)		er you file this bankruptcy petition, opy of the certificate and payment
If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your	from an approve obtain those ser made my reques	ked for credit counseling services d agency, but was unable to vices during the 7 days after I t, and exigent circumstances emporary waiver of the	□ f c r	rom an approve obtain those ser nade my reques	ked for credit counseling services ed agency, but was unable to vices during the 7 days after I st, and exigent circumstances emporary waiver of the
creditors can begin collection activities again.	requirement, attac efforts you made t unable to obtain it	ay temporary waiver of the ch a separate sheet explaining what to obtain the briefing, why you were before you filed for bankruptcy, and imstances required you to file this	r 6 L V	equirement, attac efforts you made : unable to obtain it	ay temporary waiver of the ch a separate sheet explaining what to obtain the briefing, why you were before you filed for bankruptcy, and umstances required you to file this
		e dismissed if the court is dissatisfied for not receiving a briefing before ruptcy.	٧		e dismissed if the court is dissatisfied for not receiving a briefing before ruptcy.
	receive a briefing must file a certifica with a copy of the	fied with your reasons, you must still within 30 days after you file. You ate from the approved agency, along payment plan you developed, if any. b, your case may be dismissed.	r r v	receive a briefing must file a certifica with a copy of the	fied with your reasons, you must still within 30 days after you file. You ate from the approved agency, along payment plan you developed, if any. o, your case may be dismissed.
		ne 30-day deadline is granted only mited to a maximum of 15 days.			he 30-day deadline is granted only mited to a maximum of 15 days.
	I am not required counseling beca	d to receive a briefing about credit use of:		am not required counseling beca	d to receive a briefing about credit ause of:
	✓ Incapacity.	I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.		Incapacity.	I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
	Disability.	My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.		Disability.	My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.
	Active duty.	I am currently on active military duty in a military combat zone.		Active duty.	I am currently on active military duty in a military combat zone.
	about credit coun	are not required to receive a briefing seling, you must file a motion for bunseling with the court.	a	about credit coun	are not required to receive a briefing seling, you must file a motion for ounseling with the court.

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Terrell Debtor 1 Starlina Case number (if known) Middle Name First Name Last Name Part 6: **Answer These Questions for Reporting Purposes** 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as 16. What kind of debts do incurred by an individual primarily for a personal, family, or household purpose." you have? No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 17. Are you filing under No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Do you estimate that Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative after any exempt expenses are paid that funds will be available to distribute to unsecured creditors? property is excluded No. and administrative expenses are paid that Yes. funds will be available for distribution to unsecured creditors? **7** 1-49 1,000-5,000 25,001-50,000 18. How many creditors 50-99 5,001-10,000 50,001-100,000 do you estimate that 100-199 10,001-25,000 More than 100,000 you owe? 200-999 \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 19. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your assets \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion to be worth? \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 20. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your liabilities to be? \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion Sign Below Part 7: I have examined this petition, and I declare under penalty of perjury that the information provided is true and For you correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. X X /s/ Starlina Terrell Signature of Debtor 1 Signature of Debtor 2 Executed on \_ 5/19/2017 Executed on MM / DD / YYYY MM / DD / YYYY

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Debtor 1 Starlina	Т	Terrell	Case number (	if known)
First Name	Middle Name	Last Name		
For your attorney, if you are represented by one	eligibility to proceed un	der Chapter 7, 11, 1	2, or 13 of title 11, Unite	have informed the debtor(s) about ed States Code, and have explained the also certify that I have delivered to the
If you are not	debtor(s) the notice requ	ired by 11 U.S.C. §	342(b) and, in a case in	which § 707(b)(4)(D) applies, certify that I
represented by an	have no knowledge afte	r an inquiry that the	information in the sche	dules filed with the petition is incorrect.
attorney, you do not	•	, ,		·
need to file this page.	/s/ Elizabeth Placek		Date	5/19/2017
	Signature of Attorney	or Debtor	<del></del>	MM / DD / YYYY
	Elizabeth Placek			
	Printed name			
	Semrad Law Firm			
	Firm name			
	20 S. Clark Street			
	Street			
	28th Floor			
	Chicago		Illinois	60603
	City		State	Zip Code
	Contact phone	3124477838	Email address	eplacek@semradlaw.com
			Illinoi	
	Bar number		State	

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Fill in this infor	mation to identify your c	ase:		
Debtor 1	Starlina	Т	Terrell	
	First Name	Middle Name	Last Name	<u>.</u>
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States E	Sankruptcy Court for the:	Northern	District of Illinois (State)	
Case number (If known)			(State)	

Check if	this	is	an
amende	d filir	ng	

### Official Form 106Sum

### Summary of Your Assets and Liabilities and Certain Statistical Information 12/1

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

Part 1: Summarize Your Assets	
	<b>Your assets</b> Value of what you own
. Schedule A/B: Property (Official Form 106A/B)  1a. Copy line 55, Total real estate, from Schedule A/B	\$0.00
1b. Copy line 62, Total personal property, from <i>Schedule A/B</i>	\$10,900.00
1c. Copy line 63, Total of all property on Schedule A/B	\$10,900.00
Part 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)  2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule	D \$13,598.00
8. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)  3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$0.00
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of <i>Schedule E/F</i>	\$15,528.00
Your total liabilit	\$29,126.00
Part 3: Summarize Your Income and Expenses	
4. Schedule I: Your Income (Official Form 106I)  Copy your combined monthly income from line 12 of Schedule I	\$2,316.70

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Debtor 1 Starlina Terrell \_ Case number (if known) Middle Name First Name Last Name Part 4: **Answer These Questions for Administrative and Statistical Records** 6. Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes. 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those incurred by an individual primarily for a personal, family, or household purpose. 11 U.S.C. § 101(8). Fill out lines 8-10 for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official \$1,255.62 Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: From Part 4 on Schedule E/F, copy the following: **Total claim** \$0.00 9a. Domestic support obligations (Copy line 6a.) \$0.00 9b. Taxes and certain other debts you owe the government. (Copy line 6b.) \$0.00 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) \$8,017.00 9d. Student loans. (Copy line 6f.) \$0.00 9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.) \$0.00 9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)

\$8,017.00

9g. Total. Add lines 9a through 9f.

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					rago =	0 01 1 1		
Fill in this	information	to identify your c	ase:					
Debtor 1	Starli		T		Terrell			
Debtor 2	First	Name	Middle N	lame	Last Name			
(Spouse, if fi	ling) First	Name	Middle N	lame	Last Name			
United Sta	ates Bankrup	otcy Court for the:	Northern		District of Illinois (State)	_		
Case num (If known)	nber				(comp)			_
Officia	al Form	106A/B						Check if this is an amended filing
Sche	dule A	/B: Prope	rty					12/1
category v responsible write your Part 1:	where you to le for supply name and Describe	hink it fits best. I ying correct infor case number (if k Each Residenc	Be as complete a mation. If more s nown). Answer e ee, Building, Lar	nd accu pace is very qu nd, or (	sset only once. If an asset fi urate as possible. If two man needed, attach a separate estion. Other Real Estate You O esidence, building, land, or	ried people a sheet to this f wn or Have	re filing together, both a orm. On the top of any a an Interest In	re equally
7. Do you	No. Go to		quitable iliterest i	iii aiiy i	esidence, building, land, or	siiiliai piopei	ty:	
	Yes. Where	is the property?						
1.1		ess, if available, or	other description	Sin Du	is the property? Check all the ngle-family home uplex or multi-unit building ondominium or cooperative anufactured or mobile home	at apply.	the amount of any secu	claims or exemptions. Put ired claims on <i>Schedule D:</i> ims <i>Secured by Property</i> . Current value of the portion you own?
				ш	anutactured or mobile nome and			
	Number	Street		In	vestment property meshare		Describe the nature of interest (such as fee state the entireties, or a life	simple, tenancy by
	City	State	Zip Code	Who hone.  De	thereas an interest in the proper ebtor 1 only ebtor 2 only ebtor 1 and Debtor 2 only least one of the debtors and a			ommunity property
				U Other	information you wish to ad	d about this it	em, such as local	
				prope	rty identification number:			
1.2		e more than one, li ess, if available, or		Sin Du	is the property? Check all the ngle-family home uplex or multi-unit building ondominium or cooperative anufactured or mobile home	at apply.	the amount of any secu	claims or exemptions. Put red claims on <i>Schedule D: iims Secured by Property.</i> Current value of the portion you own?
	Number	Street		In	ind vestment property meshare		Describe the nature of interest (such as fee sthe entireties, or a life	simple, tenancy by
	City	State	Zip Code	Who I one.  De De At Other	ther as an interest in the proper sector 1 only sector 2 only sector 1 and Debtor 2 only least one of the debtors and a information you wish to adrty identification number:	another	Check if this is co (see instructions)	e estate), il kilowii.

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Debtor 1	Starlina First Name	T Middle Name	Terrell Last Name	Case number	(if known)	
1.3Stree	et address, if available, or oth		What is the property? Check all that  Single-family home  Duplex or multi-unit building  Condominium or cooperative  Manufactured or mobile home	apply.	the amount of any secu	claims or exemptions. Put red claims on <i>Schedule D:</i> ims Secured by Property.  Current value of the portion you own?
Num City	nber Street State	Zip Code	Land Investment property Timeshare Other	_	Describe the nature of interest (such as fee sthe entireties, or a life	imple, tenancy by
		 	Who has an interest in the property Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and an Other information you wish to add a	other	Check if this is co (see instructions)	mmunity property
	the dollar value of the porve attached for Part 1. Wr	tion you own for ite that number h	property identification number: all of your entries from Part 1, inclu nere.			
Do you ow		equitable interes	t in any vehicles, whether they are also report it on Schedule G: Executo	-	-	
	ns, trucks, tractors, sport uti		•	ry Contracts and	onexpired Leases.	
3.1	Make Model:	Dodge Dart Limited	Who has an interest in the propone.  Debtor 1 only	perty? Check	the amount of any secu	claims or exemptions. Put ured claims on <i>Schedule D:</i> aims Secured by Property.
	Year: Approximate mileage: Other information: 2013 Dodge Dart Limited	2013 75000	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors an Check if this is community instructions)		Current value of the entire property? \$8675.00	Current value of the portion you own? \$8675.00
3.2	Make Model: Year:		Who has an interest in the propone.  Debtor 1 only	perty? Check	the amount of any secu	claims or exemptions. Put ured claims on <i>Schedule D:</i> aims Secured by Property.
	Approximate mileage: Other information:		Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors an Check if this is community instructions)		Current value of the entire property?	Current value of the portion you own?

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	1 Starlina First Name	T Middle Name	Terrell  Last Name	Case number	er (if known)	
3.3	Make Model: Year: Approximate mileage: Other information:		Who has an interest in the one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 o At least one of the debto Check if this is communinstructions)	nly rs and another	the amount of any secu	claims or exemptions. Put ured claims on Schedule Daims Secured by Property.  Current value of the portion you own?
3.4	Make Model: Year: Approximate mileage: Other information:		Who has an interest in the one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 o	nly	the amount of any secu	claims or exemptions. Put ured claims on Schedule Daims Secured by Property.  Current value of the portion you own?
	amples: Boats, trailers, motor	•	r recreational vehicles, othe fishing vessels, snowmobiles,	•		
4.1	Yes Make Model:		Who has an interest in the one.	property? Check		· ·
4.1	Make			nly rs and another	the amount of any secu	claims or exemptions. Put ured claims on <i>Schedule D</i> aims Secured by Property.  Current value of the portion you own?

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Terrell Debtor 1 Starlina Case number (if known) Middle Name First Name Last Name Part 3: **Describe Your Personal and Household Items** Current value of the Do you own or have any legal or equitable interest in any of the following items? portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware Yes. Describe... Used Furniture \$1000.00 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music Yes. Describe... Used Electronics - 2 TV's, 1 Tablet, 1 Cell Phone, \$600.00 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections, other collections, memorabilia, collectibles Yes. Describe... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No Yes. Describe... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment Yes. Describe... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories Yes. Describe... **Used Clothing** \$600.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No Yes. Describe... Misc Jewelry \$25.00 13. Non-farm animals Examples: Dogs, cats, birds, horses Yes. Describe... 14. Any other personal and household items you did not already list, including any health aids you did not list No Yes. Describe... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$2225.00 for Part 3. Write that number here .....

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Debtor 1 Starlina Terrell Case number (if known) Middle Name First Name Last Name Part 4: **Describe Your Financial Assets** Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. **Cash** Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition **✓** No Yes ..... Cash: ..... 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. Institution name: First Midwest Bank \$0.00 17.1. Checking account: 17.2. Checking account: 17.3. Savings account: 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts **✓** No Institution or issuer name: Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture **✓** No % of ownership: Name of entity Yes. Give specific information about

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Debt	tor 1 Starlina	T	Terrell	Case number (if known)	
	First Name	Middle Name	Last Name	· · · · <u></u>	
20.	Negotiable instruments	orate bonds and other negotia include personal checks, cashiers ents are those you cannot transfer assuer name:	checks, promissory no	tes, and money orders.	
21.	Retirement or pension				
	Examples: Interests in II	RA, ERISA, Keogh, 401(k), 403(b	), thrift savings accounts	s, or other pension or profit-sharing plans	
	<b>✓</b> No	T f	Landto Para mana		
	Yes. List each	Type of account:	Institution name:		
	account separately.	401(k) or similar plan:			
		Pension plan:			
		IRA:			
		Retirement account:			
		Keogh:			
		Additional account:			
		Additional account:			
22.		prepayments d deposits you have made so that with landlords, prepaid rent, publi  Electric:			
		Gas:			
		Heating oil:			
		Security deposit on rental unit:			
		Prepaid rent:			
		Telephone:			
		Water:			
		Rented furniture:			
		Other:			
23.	Annuities (A contract for	or a periodic payment of money to	you, either for life or for	r a number of years)	
	✓ No ☐ Yes	Issuer name and description:			

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Debt	or 1 Starlina	T Adda to No.	Terrell	Case number (if known)	
0.4	First Name	Middle Na			
24.		b)(1), 529A(b), and 529(b)		r under a qualified state tuition program.	
	No Insti	tution name and descripti	ion. Separately file the records of any	nterests.11 U.S.C. § 521(c):	
25.	Trusts, equitable of exercisable for yo	<u>-</u>	operty (other than anything listed i	n line 1), and rights or powers	
	✓ No  Yes. Describe				
26.			ecrets, and other intellectual prop proceeds from royalties and licensing		
	No No Perceibe				
	Yes. Describe	•			
27.		ses, and other general in	ntangibles es, cooperative association holdings, l	quor licenses professional licenses	
	No No	pormio, oxolacivo licolico	o, ocoporativo accostation nordingo, i	quoi nooneee, proteeeletta nooteee	
	Yes. Describe				
Mor	ney or property o	wed to you?			Current value of the portion you own?  Do not deduct secured claims or exemptions.
	ney or property o				portion you own?
					portion you own? Do not deduct secured
	Tax refunds owed t  ✓ No  ☐ Yes. Give specif	ic information		Federal:	portion you own? Do not deduct secured
	Tax refunds owed t  No Yes. Give specification about ther you alread	ic information m, including whether y filed the returns		Federal: State:	portion you own? Do not deduct secured claims or exemptions.
28.	Tax refunds owed t  No Yes. Give specification about ther you alread and the tax	ic information n, including whether			portion you own? Do not deduct secured claims or exemptions.  \$0.00
28.	Tax refunds owed to No Yes. Give specification about there you alread and the tate  Family support  Examples: Past due	ic information m, including whether y filed the returns x years	ousal support, child support, mainter	State:	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00
28.	Tax refunds owed to No Yes. Give specification about their you alread and the tate.  Family support Examples: Past due.	ic information m, including whether y filed the returns x years	ousal support, child support, mainter	State: Local:	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00
28.	Tax refunds owed to No Yes. Give specification about their you alread and the tate.  Family support Examples: Past due.	ic information m, including whether y filed the returns x years	ousal support, child support, mainter	State:  Local: ance, divorce settlement, property settlemen	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00
28.	Tax refunds owed to No Yes. Give specification about their you alread and the tate.  Family support Examples: Past due.	ic information m, including whether y filed the returns x years	ousal support, child support, mainter	State:  Local:  ance, divorce settlement, property settlemen  Alimony:	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00  t
28.	Tax refunds owed to No Yes. Give specification about their you alread and the tate.  Family support Examples: Past due.	ic information m, including whether y filed the returns x years	ousal support, child support, mainter	State:  Local:  ance, divorce settlement, property settlemen  Alimony:  Maintenance:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00  \$0.00  t  \$0.00 \$0.00
28.	Tax refunds owed t  ✓ No  Yes. Give specification about their you alread and the tax  Family support Examples: Past due  ✓ No  Yes. Give specification are supported by the support of th	ic information m, including whether y filed the returns x years  or lump sum alimony, sp	ousal support, child support, mainter	State:  Local:  ance, divorce settlement, property settlement  Alimony:  Maintenance:  Support:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00  \$0.00  t  \$0.00 \$0.00
28.	Tax refunds owed t  ✓ No  Yes. Give specification about their you alread and the tate.  Family support Examples: Past due.  ✓ No  Yes. Give specification of their amounts sor Examples: Unpaid with their specification of their amounts sor Examples: Unpaid with their specification of their amounts sor Examples: Unpaid with their specification of their specification	ic information m, including whether y filed the returns x years  or lump sum alimony, sp ic information		State: Local:  ance, divorce settlement, property settlement  Alimony:  Maintenance:  Support:  Divorce settlement:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  t  \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds owed t  ✓ No  Yes. Give specification about their you alread and the tate.  Family support Examples: Past due.  ✓ No  Yes. Give specification of their amounts sor Examples: Unpaid with their specification of their amounts sor Examples: Unpaid with their specification of their amounts sor Examples: Unpaid with their specification of their specification	ic information m, including whether y filed the returns x years  or lump sum alimony, sp ic information	payments, disability benefits, sick pa	State: Local:  ance, divorce settlement, property settlement  Alimony:  Maintenance:  Support:  Divorce settlement:  Property settlement:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  t  \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds owed t  ✓ No  Yes. Give specification about their you alread and the tate to the second and the second a	ic information m, including whether y filed the returns x years  or lump sum alimony, sp ic information	payments, disability benefits, sick pa	State: Local:  ance, divorce settlement, property settlement  Alimony:  Maintenance:  Support:  Divorce settlement:  Property settlement:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  t  \$0.00 \$0.00 \$0.00 \$0.00 \$0.00

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Deb	tor 1 Starlina	T	Terrell	Case number (if known)	
	First Name	Middle Name	Last Name		
31.	Interests in insurance   Examples: Health, disabil		rings account (HSA); credit,	nomeowner's, or renter's insurance	
	Yes. Name the insurrof each policy and lie	ance company	pany name:	Beneficiary:	Surrender or refund value
32.				cy, or are currently entitled to receive	
	Yes. Describe				
33.		arties, whether or not you ha ployment disputes, insurance		a demand for payment	
34.	Other contingent and to set off claims	unliquidated claims of every	nature, including counter	claims of the debtor and rights	
	No Yes. Describe				
35.	Any financial assets yo	u did not already list			
	Yes. Describe				
36.		all of your entries from Part			
Part	5: Describe Any Bu	siness-Related Property	You Own or Have an I	nterest In. List any real estate in Pa	rt 1.
37.	Do you own or have an	y legal or equitable interest	in any business-related p	operty?	
	No. Go to Part 6. Yes. Go to line 38.				Current value of the portion you own? Do not deduct secured claims or exemptions
38.		r commissions you already e	arned		
	Yes. Describe				
39.	Office equipment, furni Examples: Business-relati		ems, printers, copiers, fax m	achines, rugs, telephones, desks, chairs, ele	ectronic devices
	No Yes. Describe				

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Debt	tor 1 Starlina	T	Terrell	Case number (if known)	
	First Name	Middle Name	Last Name		
40.	Machinery, fixtures, ed	quipment, supplies you	use in business, and tools of ye	our trade	
	<b>✓</b> No				
	Yes. Describe				
	Ц				
	-				
41.	Inventory				
	No No				
	<u> </u>				1
	Yes. Describe				
					I
42.	Interests in partnershi	ps or joint ventures			
			Name of entity:	% of ownership:	
	Yes. Give specific		•	·	
	information about them				
					<u> </u>
40.	D				<del>-</del>
43.	Sustomer lists, mailing	lists, or other compilat	ions		
	<b>✓</b> No				
	Yes. Do your lists in	clude personally identifial	ble information (as defined in 11	U.S.C. § 101(41A))?	
	No	_			
	Yes. Descr	ibe			
11	Any husiness related t	property you did not alr	andy list		
44.	Ally busiless-related	property you did not an	eauy iist		
	✓ No				
	Yes. Give specific				<del></del>
	information		-		<del></del>
					<u> </u>
			-		<del></del> -
					<del></del>
45 4	dd Aba dallau calco af a	U			
			art 5, including any entries for	pages you nave attached	
•					
Part				y You Own or Have an Interest In.	
	If you own or have an	interest in farmland, list it i	n Part 1.		
46.	Do you own or have as	ny legal or equitable int	terest in any farm- or commerc	ial fishing-related property?	
	No. Go to Part 7.				Current value of the
					portion you own?
	Yes. Go to line 47.				Do not deduct secured claims
17	Form onimals				or exemptions
47.	Farm animals Examples: Livestock, po	oultry, farm-raised fish			
		, ,			
	<b>✓</b> No				7
	Yes. Describe				

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Debt	tor 1 Starlina T	Terrell	Case number (if known)	
	First Name Middle Name	Last Name		
48.	Crops-either growing or harvested			
	✓ No			
	Yes. Describe			
	Tes. Describe			
49.	Farm and fishing equipment, implements, machinery, fix	tures, and tools of trade		
	_			
	✓ No			
	Yes. Describe			
	En control California de Calif			
50.	Farm and fishing supplies, chemicals, and feed			
	<b>✓</b> No			
	Yes. Describe			
51.	Any farm- and commercial fishing-related property you o	lid not already list		
	✓ No			
	Yes. Describe			
	Li real Becombern			
	dd the dollar value of all of your entries from Part 6, inclue art 6. Write that number here		-	
• · · ·	art o. Write that number here			
	Describe All Businests Very Over an Illens are last		Net List Alessa	
Part '			NOT LIST ADOVE	
53.	Do you have other property of any kind you did not alread	dy list?		
	Examples: Season tickets, country club membership			
	✓ No			
	Yes. Give specific			
	information			
E4 A.	dd the dollar value of all of your entries from Part 7. Write	that number here	1	•
54. A	du the donar value of all of your entries from Part 7. Write	that number here		
Part	8: List the Totals of Each Part of this Form			
Part	6. LIST THE TOTALS OF EACH PAIR OF THIS POINT			
55 <b>F</b>	Part 1: Total real estate, line 2		•	
	,			
56. <b>r</b>	part 2 total vehicles, line 5	<b>#0075.00</b>		
	•	\$8675.00	_	
5/. <b>P</b>	Part 3: Total personal and household items, line 15	\$2225.00	_	
58. <b>P</b>	Part 4: Total financial assets, line 36			
50 <b>E</b>	Part 5: Total business-related property, line 45	-	_	
J9. F	rait 3. Total business-related property, line 43		_	
60. <b>F</b>	Part 6: Total farm- and fishing-related property, line 52		_	
61. <b>F</b>	Part 7: Total other property not listed, line 54			
62 1	Total personal property. Add lines 56 through 61			
U£. I	Total porsonal property. Add intes of through of	\$10900.00	Copy personal property total ►	+ \$10900.00
			Copy personal property total	
				\$10900.00
63. <b>T</b>	otal of all property on Schedule A/B. Add line 55 + line 62			

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Fill in this information to identify your case:						
Debtor 1	Starlina	Т	Terrell			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States Bankruptcy Court for the:		Northern	District of Illinois (State)			
Case number (If known)			(Cidio)			

### Official Form 106C

### Check if this is an amended filing

#### Schedule C: The Property You Claim as Exempt

04/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Pa	t 1: Identify the Property You Clair	m as Exempt					
1.	. Which set of exemptions are you claiming? Check one only, even if your spouse is filling with you.						
	You are claiming state and federal	nonbankruptcy exemp	otions. 11 U.S.C. § 522(b)(3)				
	You are claiming federal exemption	ns. 11 U.S.C. § 522(b)(	2)				
2.	For any property you list on Schedule A	N/B that you claim as e	xempt, fill in the information below.				
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amount of the exemption you claim  Check only one box for each exemption.	Specific laws that allow exemption			
		Copy the value from Schedule A/B					
	Brief description: Dodge Dart Limited, 2013, 2013 Dodge Dart Limited	\$8,675.00	\$0  100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(c); 735 ILCS 5/12-1001(b)			
	Line from Schedule A/B: 03						
	Brief description: Used Furniture Line from Schedule A/B: 06	\$1,000.00	\$1,000.00  100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)			
3.	✓ No	ery 3 years after that for	375? cases filed on or after the date of adjustment.) rithin 1,215 days before you filed this case?				

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Debtor 1 Starlina Т Terrell Case number (if known) First Name Middle Name Last Name Part 2: **Additional Page** Brief description of the property and **Current value of** Amount of the exemption you claim Specific laws that allow exemption line on Schedule A/B that lists this the portion you Check only one box for each exemption. property own Copy the value from Schedule A/B Brief 735 ILCS 5/12-1001(b) \$600.00 description: **✓** \$600.00 Used Electronics - 2 TV's, 1 Tablet, 1 Cell 100% of fair market value, up to any applicable statutory limit Phone, Line from Schedule A/B: 07 Brief 735 ILCS 5/12-1001(a) description: \$600.00 **✓** \$600.00 **Used Clothing** 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 735 ILCS 5/12-1001(b) Brief description: \$25.00 **✓** \$25.00 Misc Jewelry 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 12 Brief 735 ILCS 5/12-1001(b) \$0.00 description: \$0 Checking account, First 100% of fair market value, up to any Midwest Bank

applicable statutory limit

Line from Schedule A/B:

17

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		Do	cument Page 22 of	74		
Fill in this info	rmation to identify your ca	se:				
Debtor 1	Starlina First Name	T Middle Name	Terrell			
Debtor 2 (Spouse, if filing)			Last Name			
(Spouse, Il Illing)	First Name	Middle Name	Last Name			
United States	Bankruptcy Court for the:	Northern	District of Illinois (State)			
Case number			(Giaio)			
Official	Form 106D					Check if this is an amended filing
Sched	ule D: Credito	ors Who Hav	re Claims Secure	ed by Prop	erty	12/15
more space is name and case  1. Do any  No.	s needed, copy the Addition se number (if known). creditors have claims se	nal Page, fill it out, nume ecured by your propert it this form to the court w	are filing together, both are equal ber the entries, and attach it to the sy?  y?  with your other schedules. You have	his form. On the top	of any additional pag	
Part 1: List	t All Secured Claims					
separat		an one creditor has a parti	ured claim, list the creditor cular claim, list the other creditors order according to the creditor's	Column A  Amount of claim  Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion If any
	AL ONE AUTO FINAN	Describe the property	that secures the claim:	\$13,598.00	\$8,675.00	\$4,923.00
Creditor 3901 I	's Name DALLAS PKWY	Dodge Dart Limited   Val				
Num			the claim is: Check all that apply.			
		Contingent				
PLANC		Unliquidated				
City Who o	State ZIP Code wes the debt? Check one.	Disputed				
	btor 1 only	Nature of lien. Check a	l that apply.			
	btor 2 only btor 1 and Debtor 2 only	An agreement you n car loan)	nade (such as mortgage or secured			
	least one of the debtors	Statutory lien (such	as tax lien, mechanic's lien)			
	d another	Judgment lien from	a lawsuit			
l to	a community debt	Other (including a rig				
Date d	ebt was <u>6/2015</u>	Last 4 digits of accoun	t number1001			

Add the dollar value of your entries in Column A on this page. Write that number

incurred

here:

\$13,598.00

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Fill in this in	formation to identify your ca	ase:			
Debtor 1	Starlina First Name	T Middle Name	Terrell Last Name		
Debtor 2 (Spouse, if filing		Middle Name	Last Name		
United State	s Bankruptcy Court for the:	Northern	District of Illinois (State)		
(If known)	<u> </u>				
Official	Form 106E/F			<u> </u>	Check if this is an amended filing
Sched	dule E/F: Cre	ditors Who	<b>Have Unsec</b>	ured Claims	12/15
other party to Form 106A/I claims that the entries in known).	o any executory contracts B) and on Schedule G: Exe are listed in Schedule D: C	or unexpired leases that cutory Contracts and Une reditors Who Hold Claims tach the Continuation Pag	could result in a claim. Al expired Leases (Official For Secured by Property. If m	lso list executory contracts rm 106G). Do not include an lore space is needed, copy t	NONPRIORITY claims. List the on Schedule A/B: Property (Official y creditors with partially secured he Part you need, fill it out, number rite your name and case number (if
1. Do any	ocreditors have priority un o. Go to Part 2.		ou?		
listed, i As mud	dentify what type of claim it i	s. If a claim has both priorit in alphabetical order accord	y and nonpriority amounts, I ling to the creditor's name. I	list that claim here and show b f you have more than two pric	arately for each claim. For each claim oth priority and nonpriority amounts. rity unsecured claims, fill out the

(For an explanation of each type of claim, see the instructions for this form in the instruction booklet.)

Total

claim

Priority

amount

Nonpriority

amount

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Debt	or 1	Starlina First Name	T Middle Name	Terrell Last Name	Case number (if known)	
Part	g.	List All of Your NONPRIOF				
3. I	Do a	nny creditors have nonpriority (	unsecured claims aga	inst you?	e court with your other schedules.	
4. I	List unse	all of your nonpriority unsecured claim, list the creditor sepa	arately for each claim. Fo	r each claim	er of the creditor who holds each claim. If a creditor has more listed, identify what type of claim it is. Do not list claims already in Part 3.If you have more than four priority unsecured claims fill ou	cluded in Part 1.
4.41	Δ //	D CONCEDTS				Total claim
4.1	No	R CONCEPTS on priority Creditor's Name			Last 4 digits of account number 6701	\$75.00
		I-3 E DUNDEE RD STE 330 Imber Street		_	When was the debt incurred? 2/2016	
	_				As of the date you file, the claim is: Check all that apply.  Contingent	
	BA Cit	ARRINGTON Illinois tv State	60010 Zip Code	<u> </u>	Unliquidated	
		ho incurred the debt? Check or	•	•	Disputed	
	✓	Debtor 1 only			Type of NONPRIORITY unsecured claim:	
		Debtor 2 only			Student loans	
	E	Debtor 1 and Debtor 2 only  At least one of the debtors and	I another		Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	F	Check if this claim relates to			Debts to pension or profit-sharing plans, and other similar debts	
	ls	the claim subject to offset?			Collection; Collecting for	
	<b>✓</b>	No No			ORIGINAL CREDITOR: 04 Other. Specify MUNICIPALITY HINSDALE IL	
		Yes				
4.2		AINE & WEINER			Last 4 digits of account number 3660	\$181.00
		onpriority Creditor's Name O BOX 5010			When was the debt incurred? 8/2015	
	Νu	ımber Street			As of the date you file, the claim is: Check all that apply.	
	_				Contingent	
	Cit	OODLAND HILLS Californ tv State	nia 91365 Zip Code	<u> </u>	Unliquidated	
		ho incurred the debt? Check or	•		Disputed	
	$\leq$	Debtor 1 only			Type of NONPRIORITY unsecured claim:	
	F	Debtor 2 only			Student loans	
	F	Debtor 1 and Debtor 2 only  At least one of the debtors and	Lanother		Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	F	Check if this claim relates to			Debts to pension or profit-sharing plans, and other similar debts	
	ls	the claim subject to offset?	•		001 Collection; Collecting for	
	<b>✓</b>	No No			ORIGINAL CREDITOR: Other. Specify PROGRESSIVE	
		Yes				
4.3		APITALONE onpriority Creditor's Name			Last 4 digits of account number	\$697.00
	PC	BOX 26625			When was the debt incurred? 10/2014	
	Nu	ımber Street			As of the date you file, the claim is: Check all that apply.	
	RI	CHMOND Virginia	23261		☐ Contingent ☐ Unliquidated	
	Cit	ty State ho incurred the debt? Check or	Zip Code	)	Disputed	
	<b>✓</b>	Debtor 1 only			Type of NONPRIORITY unsecured claim:	
	Ē	Debtor 2 only			Student loans	
	Ē	Debtor 1 and Debtor 2 only			Obligations arising out of a separation agreement or	
	Ē	At least one of the debtors and	l another		divorce that you did not report as priority claims	
	Ē	Check if this claim relates to	o a community debt		Debts to pension or profit-sharing plans, and other similar debts	
	ls	the claim subject to offset?			Other. Specify CreditCard	
	$\overline{\mathbf{A}}$	No Yes				

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Terrell Debtor 1 Starlina Т Case number (if known) Middle Name First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.4 City of Brookfield \$1.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? n/a 2000 N Calhoun Rd Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 53005 **Brookfield** Wisconsin City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_\_\_\_ NOTICE - Tickets Is the claim subject to offset? **✓** No T Yes \$3,500.00 City of Chicago - Parking and red Light Tickets Last 4 digits of account number \_ Nonpriority Creditor's Name Department of Revenue - PO Box 88292 When was the debt incurred? n/a Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Chicago Illinois 60680 City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt **V** Other. Specify \_\_ Is the claim subject to offset? **✓** No Yes CREDIT MANAGEMENT LP \$475.00 4.6 Last 4 digits of account number 8551 Nonpriority Creditor's Name When was the debt incurred? 12/2016 PO Box 118288 Number Street As of the date you file, the claim is: Check all that apply. Contingent 75011 Carrollton Texas Unliquidated Zip Code City State Disputed Who incurred the debt? Check one. Debtor 1 only  $\overline{}$ Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims

**✓** No

Yes

At least one of the debtors and another

Is the claim subject to offset?

Check if this claim relates to a community debt

debts

Other. Specify \_

**V** 

Debts to pension or profit-sharing plans, and other similar

001 Collection; Collecting for

ORIGINAL CREDITOR:

COMCAST-CHICAGO

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Т Terrell Debtor 1 Starlina Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** DEPT OF EDUCATION/NELN 4.7 \$4,131.00 Last 4 digits of account number 7589 Nonpriority Creditor's Name When was the debt incurred? 3/2016 121 S 13TH ST Number Street As of the date you file, the claim is: Check all that apply. Contingent 68508 LINCOLN Nebraska Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_ Is the claim subject to offset? **✓** No Yes DEPT OF EDUCATION/NELN \$3,886.00 Last 4 digits of account number 7489 Nonpriority Creditor's Name When was the debt incurred? 3/2016 121 S 13TH ST Number Street As of the date you file, the claim is: Check all that apply. Contingent LINCOLN 68508 Nebraska Unliquidated Zip Code City State Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_ Is the claim subject to offset? **✓** No Yes IL Tollway 4.9 \$1.00 Last 4 digits of account number Nonpriority Creditor's Name 2700 Ogden Ave When was the debt incurred? Street Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Downers Grove Illinois 60515 City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims

✓ No Yes

At least one of the debtors and another

Is the claim subject to offset?

Check if this claim relates to a community debt

debts

Other. Specify \_\_\_

Debts to pension or profit-sharing plans, and other similar

NOTICE ONLY

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Debtor 1 Starlina Terrell Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.10 MIDLAND FUNDING \$669.00 Last 4 digits of account number Nonpriority Creditor's Name 8875 AERO DR STE 200 When was the debt incurred? 11/2016 Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated SAN DIEGO California 92123 City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Collections Agency for Credit One Bank Is the claim subject to offset? **✓** No Yes Peoples Gas 4.11 \$600.00 Last 4 digits of account number Nonpriority Creditor's Name 200 E. Randolph When was the debt incurred? n/a Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Chicago Illinois 60601 State Zip Code Disputed City Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify \_ Unsecured Is the claim subject to offset? **✓** No Yes PORTFOLIO RECOVERY ASS 4.12 \$911.00 Last 4 digits of account number 1590 Nonpriority Creditor's Name When was the debt incurred? 10/2016 120 CORPORATE BLVD STE 1 Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated NORFOLK Virginia 23502 Disputed City State Zip Code Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Collection Agency: Comenity Bank Other. Specify / Victoria's Secret Is the claim subject to offset? **✓** No

Yes

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Terrell Debtor 1 Starlina Т Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.13 Village of Maywood \$200.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 40 Madison Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60153 Maywood Illinois City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_\_\_ Tickets Is the claim subject to offset? **✓** No Yes Village of North Riverside \$1.00 4.14 Last 4 digits of account number \_ Nonpriority Creditor's Name 2401 S DesPlaines Ave When was the debt incurred? n/a Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Riverside Illinois 60546 State Zip Code Disputed City Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify \_\_\_ NOTICE - Tickets Is the claim subject to offset? **✓** No Yes Village of Oak Lawn 4.15 \$200.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 9446 S Raymond Ave. n/a Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60453 Oak Lawn Illinois City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify \_ Tickets Is the claim subject to offset? **✓** No

Yes

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Debtor 1	Starlina First Name		T Middle Name	Terrell Last Name	Case n	umber (if known)
Part 3:	List Others to E	Be Notified	About a Debt That Yo	ou Already Listed		
col col cre	lection agency is t lection agency he ditors here. If you	rying to colle re. Similarly,	ect from you for a debt y if you have more than o	you owe to someone one creditor for any o	else, list the or of the debts that	u already listed in Parts 1 or 2. For example, if a riginal creditor in Parts 1 or 2, then list the tyou listed in Parts 1 or 2, list the additional 2, do not fill out or submit this page.
Arr Nar	nold Scott Harris			On which entry i	n Part 1 or Part	2 did you list the original creditor?
	1 W. Jackson # 600 mber Street	)		_ Line 4.5	_of (Check one):	Part 1: Creditors with Priority Unsecured Claims  Part 2: Creditors with Nonpriority Unsecured Claims
Ch Cit	icago y	Illinois State	60604 Zip Code	Last 4 digits of a	ccount number	

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Debtor 1 Starlina T Terrell Case number (if known)

First Nar	me Middle Name Last Name		
Part 4: Add th	ne Amounts for Each Type of Unsecured Claim		
	mounts of certain types of unsecured claims. This information is nounts for each type of unsecured claim.	s for s	r statistical reporting purposes only. 28 U.S.C. §159.
			Total claims
Total claims from Part 1	6a. Domestic support obligations.	6a.	a. \$0.00
	6b. Taxes and certain other debts you owe the government	6b.	b. \$0.00
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$0.00 d.
	6e. Total. Add lines 6a through 6d.	6e.	\$0.00 e.
			Total claims
Total claims from Part 2	6f. Student loans	6f.	f. = \$8,017.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	g\$0.00
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	h\$0.00
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$7,511.00
	6j. Total. Add lines 6f through 6i.	6j.	\$15,528.00

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Fill in this information to identify your case:							
Debtor 1	Starlina	Т	Terrell				
	First Name	Middle Name	Last Name				
Debtor 2							
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States Bankruptcy Court for the:		Northern	District of Illinois (State)				
Case number			()				

### Official Form 106G

П	Check if this is an
_	amended filing

### Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
  - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
  - Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or comp	any with whom you have	e the contract or lease	State what the contract or lease is for
Hancock Manage Name	ement		Residential Lease, Debtor is Lessor, Year to Year
Number	Street		
City	State	Zip Code	

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Fill in this infor	mation to identify you	r case:		
Debtor 1	Starlina	Т	Terrell	
	First Name	Middle Name	Last Name	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	
United States F	Bankruptcy Court for the	e: Northern	District of Illinois	
	samaptoy Court for the	0. 1401410111	(State)	<del></del> -
Case number (If known)	-			<del></del>
				Check if this is an
Otticial	Form 1061	I		amended filing
Oniciai	Form 106F	<u> </u> -		
Schedul	e H: Your Co	debtors		12/15
No Yes  2. Within the Idaho, Lor	e last 8 years, have yo	you are filing a joint case, do  ou lived in a community pro lexico, Puerto Rico, Texas, W	operty state or territory? ( <i>C</i>	odebtor.)  Sommunity property states and territories include Arizona, California,
		mer spouse, or legal equiva	alent live with you at the time	9?
	No		,	
	Yes. In which commu	nity state or territory did yo	u live?	. Fill in the name and current address of that person.
	-			<u></u>
	Name of your spouse	e, former spouse, or legal equ	ivalent	
	Number Street			<del>_</del>
	City	State	Zip Code	<del>_</del>
again as	a codebtor only if tha	t person is a guarantor or o	osigner. Make sure you ha	our spouse is filing with you. List the person shown in line 2 ve listed the creditor on Schedule D (Official Form 106D), ule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

Column 1: Your codebtor

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						,			
Fill	in this inf	ormation to identify	your case:						
Deb	otor 1	Starlina	Т	Terrell	l				
		First Name	Middle Name	Last N	lame		— Che	eck if this is:	
	otor 2 use. if filing)	First Name	Middle Name	Last N	lamo		_	An amended filing	
								A supplement showing post	-petition chapter 1
the:		Bankruptcy Court for	Northern	_ District of Illi (S	inois State)			expenses as of the following	
	e number						_   ,	MM / DD / \\\	
(II KII	iown)							MM / DD / YYYY	
Of	ficial	Form 106I							
Sc	hedu	le I: Your In	come						12/1
infor spou num	rmation a use. If mo ber (if kr	bout your spouse. I	f you are separated and , attach a separate she y question.	d your spous	se is no	ot filing	with you, do	r spouse is living with yo not include information ional pages, write your i	about your
1.	Fill in you	r employment		Debtor 1	1			Debtor 2	
			Employment status	<b>✓</b> Emplo	oyed			Employed	
	•	e more than one job, eparate page with			r mployed			Not Employed	
	information employers	n about additional	Occupation	Customer	Service			_	
	•	rt time, seasonal, or	Employer's name	Global Cre	edit & Co	llection	Corporation		
	self-emplo	-	Employer's address	5440 N Cumberland Ave # 300			<b>#</b> 300		
	•	n may include student aker, if it applies.		Number St	reet			Number Street	
				Chicago	11	linois	60656	_	
				City	5	tate	Zip Code	City Stat	e Zip Code
			How long employed there?	3 months					
Par	rt 2: Giv	ve Details About N	Ionthly Income						
spo	ouse unles	ss you are separated.	-	•		·	•	write \$0 in the space. Includ	
,	,	non-filing spouse have attach a separate she	1 7 7	combine the	ıntorma		' '	r that person on the lines be	eiow. It you need
						For	Debtor 1	non-filing spouse	
2.			ary, and commissions (befo , calculate what the monthly		2.		\$1,837.00		
3.	Estimat	e and list monthly over	rtime pay.		3		+ \$0.00		
4.	Calcula	<b>te gross income.</b> Add li	ne 2 + line 3.		4.		\$1,837.00		

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Debtor	1Starlina	T Middle News	Terrell	Case numbe	er (if	
	First Name	Middle Name	Last Name	known) For Debtor 1	For Debtor 2 or non-filing spouse	
Сору	line 4 here		<b>→</b> 4.	\$1,837.00		
	all payroll ded					
5a. <b>T</b>	Гах, Medicare,	and Social Security deductions	5a.	\$252.30		
5b. <b>I</b>	Mandatory cor	ntributions for retirement plans	5b.	\$0.00		
5c. <b>V</b>	oluntary cont	ributions for retirement plans	5c.	\$0.00		
5d. <b>F</b>	Required repay	yments of retirement fund loans	5d.	\$0.00		
5e. <b>I</b> i	nsurance		5e.	\$0.00		
5f. <b>D</b>	omestic supp	ort obligations	5f.	\$0.00		
5g. <b>l</b>	Union dues		5g.	\$0.00		
5h. <b>(</b>	Other deduction	ons. Specify:	5h. +	\$0.00 +		
6. <b>Add 1</b> +5h.	the payroll ded	<b>ductions.</b> Add lines 5a + 5b + 5c + 5d + 5e + 5		\$252.30		
7. Calcu	ulate total mo	nthly take-home pay. Subtract line 6 from lin	e 4. 7.	\$1,584.70		
8. List a	all other incon	ne regularly received:				
b	ousiness, profe	m rental property and from operating a ession, or farm				
g		ent for each property and business showing ordinary and necessary business expenses, and y net income.	d 8a.	\$0.00		
8b. <b>I</b>	Interest and di	vidends	8b.	\$0.00		
	amily support dependent reg	payments that you, a non-filing spouse, or ularly receive	a			
c	divorce settleme	, spousal support, child support, maintenance nt, and property settlement.	8c.	\$0.00		
8d. <b>l</b>	Unemployment	t compensation	8d.	\$0.00		
8e. <b>S</b>	Social Security	•	8e.	\$0.00		
Ir ca u h S	nclude cash ass ash assistance inder the Supple ousing subsidie specify:	ent assistance that you regularly receive sistance and the value (if known) of any non- that you receive, such as food stamps (benefit emental Nutrition Assistance Program) or es e Programs Income	s 8f.	\$357.00		
8g. <b>F</b>	Pension or reti	irement income	8g.	\$0.00		
8h. <b>(</b>	Other monthly	income. Specify: Tax Refund	8h. +	\$375.00 +		
		ne Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g	+ 8h. 9.	\$732.00		
		rincome. Add line 7 + line 9. ne 10 for Debtor 1 and Debtor 2 or non-filing s	10. pouse	\$2,316.70	=	\$2,316.70
Inclu friend	ide contribution ds or relatives.	gular contributions to the expenses that your strom an unmarried partner, members of you amounts already included in lines 2-10 or amounts.	r household, your	dependents, your roomi		
Spec	cify:				11.	+ \$0.00
		n the last column of line 10 to the amount				\$2,316.70
vviile	z urat amount O	m the ournmary or ounequies and statistical st	immary of Certain	LIADIIILIES AITU NEIALEU DE	εια, 11 τι αμμιτο	Combined monthly income
	you expect an	increase or decrease within the year after	you file this form	n?		monthly moonle
	Yes. Explain:					

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		Docu	ment Page 35 of 7	4	
Fill in this infor	mation to identify y	our case:			
Debtor 1	Starlina	Т	Terrell		
	First Name	Middle Name	Last Name	Check if this is:	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	An amended fili	ng
United States E	Bankruptcy Court for	the: Northern [	District of Illinois (State)		showing post-petition chapter 13 the following date:
Case number (If known)				MM / DD / YYY	Y
Official	Form 106	J			
	e J: Your E	<del></del>			12/1:
Be as complete information. If (if known). Ans	e and accurate as more space is need wer every question	possible. If two married people and ded, attach another sheet to this i.			
Part 1: Des	cribe Your Hous	ehold			
1. Is this a join	nt case?				
✓ No. Go	to line 2				
Yes. Do	oes Debtor 2 live in	a separate household?			
	No				
	Yes. Debtor 2 mu	ust file Official Forms 106J-2, Expen	ses for Separate Household of Deb	tor 2.	
2. Do you have	e dependents?	No			
Do not list D Debtor 2.	ebtor 1 and	Yes. Fill out this information for each dependent	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
			Child	4 years	No. ✓ Yes.
expenses of	penses include f people other	No			
than yourself and dependents	-	Yes			
Part 2: Estin	mate Your Ongo	ing Monthly Expenses			
Estimate your expenses as o applicable da	of a date after the b	ur bankruptcy filing date unless y pankruptcy is filed. If this is a sup	rou are using this form as a supp plemental Schedule J, check th	lement in a Chapter 1 e box at the top of the	I3 case to report e form and fill in the
	•	on-cash government assistance ided it on <i>Schedule I: Your Incom</i> e	-		Your expenses
	or home ownershi	p expenses for your residence. In	clude first mortgage payments and		<b>\$275.00</b>

4a

4b.

4c.

4d.

\$0.00

\$0.00

\$0.00

\$0.00

If not included in line 4: 4a. Real estate taxes

4b. Property, homeowner's, or renter's insurance

4c. Home maintenance, repair, and upkeep expenses

4d. Homeowner's association or condominium dues

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Debtor 1 Starlina T Terrell Case number (if known)
First Name Middle Name Last Name

First Name	Middle Name	Last Name		
				Your expenses
5. Additional mortgage payments for	<b>or your residence,</b> such a	as home equity loans	5.	\$0.00
6. Utilities:				
6a. Electricity, heat, natural gas			6a.	\$200.00
6b. Water, sewer, garbage collection	on		6b.	\$0.00
6c. Telephone, cell phone, Internet	t, satellite, and cable service	es	6c.	\$160.00
6d. Other. Specify:			6d	\$0.00
7. Food and housekeeping supplies	5		7.	\$457.00
8. Childcare and children's educati	ion costs		8.	\$300.00
9. Clothing, laundry, and dry cleani	ing		9.	\$30.00
10. Personal care products and ser	rvices		10.	\$25.00
11. Medical and dental expenses			11.	\$19.00
12. <b>Transportation.</b> Include gas, main Do not include car payments	intenance, bus or train fare		12.	\$230.00
13. Entertainment, clubs, recreation	on, newspapers, magazin	es, and books	13.	\$0.00
14. Charitable contributions and re	eligious donations		14.	\$0.00
15. <b>Insurance.</b> Do not include insurance deducted	d from your pay or included	d in lines 4 or 20.		
15a. Life insurance			15a	\$0.00
15b. Health insurance			15b	\$0.00
15c. Vehicle insurance			15c	\$200.00
15d. Other insurance. Specify:			15d	\$0.00
16. Taxes. Do not include taxes dedu	cted from your pay or inclu	uded in lines 4 or 20.		
Specify:			16	\$0.00
17. Installment or lease payments:			10	
17a. Car payments for Vehicle 1			17a	\$0.00
17b. Car payments for Vehicle 2			17b	\$0.00
17c. Other. Specify:			17c	\$0.00
17d. Other. Specify:			17d	\$0.00
		hat you did not report as deducted from		\$0.00
your pay on line 5, Schedule I,	•	•	18.	
19. Other payments you make to su	pport others who do not	live with you.	40	***
Specify:	at included in lines 4 or 5	s of this form or an Schodula I. Vour Income	19.	\$0.00
20. Other real property expenses not 20a. Mortgages on other property	or moluueu in lines 4 or 5	of this form or on Schedule I: Your Income.	20a	\$0.00
20b. Real estate taxes.			20b	\$0.00
20c. Property, homeowner's, or re	nter's insurance		20c	\$0.00
20d. Maintenance, repair, and upk			20d	\$0.00
20e. Homeowner's association or	• •			
200. Homowifer a association of			20e	\$0.00

Official Form 106J Schedule J: Your Expenses page 2

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Debtor 1 Starlina	Т	Terrell	Case number (if known)	
First Name	Middle Name	Last Name		
21.Other. Specify:			21	\$0.00
00 Oalaulata				
22. Calculate your mor				\$1,896.00
22a. Add lines 4 thro	9			\$0.00
	nonthly expenses for Debtor 2), if any			\$1,896.00
22c. Add line 22a an	d 22b. The result is your monthly ex	oenses.	22.	
23. Calculate your mon	nthly net income.			
23a. Copy line 12 (yo	our combined monthly income) from	Schedule I.	23a	\$2,316.70
23b. Copy your mon	nthly expenses from line 22 above.		23b	\$1,896.00
23c. Subtract your m	nonthly expenses from your monthly	income.		\$420.70
The result is you	ur monthly net income.		23c	
	u expect to finish paying for your car to increase or decrease because of a n here:			

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Fill in this information to identify your case:						
Debtor 1	Starlina	Т	Terrell			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)			
Case number						

### Official Form 106Dec

### Check if this is an amended filing

### **Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Par	t 1: Sign Below	
	Did you pay or agree to pay someone who is NOT an attorney to h	help you fill out bankruptcy forms?
	✓ No	
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
	Under penalty of perjury, I declare that I have read the summary that they are true and correct.	and schedules filed with this declaration and
×	·	×
	Signature of Debtor 1	Signature of Debtor 2
	Date 5/19/2017	Date
	MM/DD/YYYY	MM/DD/YYYY

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Fill In unis	s information to	laentily your	case:					
Debtor 1	Starlina		T	Terrell				
Debtor 2	First Na	me	Middle Na	ame Last Nam	е			
(Spouse, if t		me	Middle Na	ame Last Nam	е			
United St	tates Bankrupto	y Court for the:	Northern	District of Illino				
Case nur	mber			()				
•	–	407						Check if this i
	ial Forn						_	amended filin
				or Individuals				04
				rried people are filing rate sheet to this form				
	(if known). A			rate sincer to tims form	. On the top or any	additio	iiai pages, wiite	your name and case
David.	Give Details	About Vour	Marital Status a	and Where You Lived	Poforo			
Part 1:	Give Details	About Your	iviaritai Status a	and where You Lived	belore			
1. Wh	nat is your cur	ent marital st	atus?					
	Married							
_   <b>~</b>	Married Not married							
<b>∠</b>	Not married							
_ _	Not married	years, have y	ou lived anywhere	other than where you liv	ve now?			
<b>∠</b>	Not married	years, have y	ou lived anywhere	other than where you liv	ve now?			
<b>∠</b>	Not married ring the last 3		•	other than where you liv 3 years. Do not include v				
<b>∠</b>	Not married ring the last 3		•	·				
<b>∠</b>	Not married ring the last 3		•	3 years. Do not include v				Dates Debtor 2 lived
<b>∠</b>	Not married  Iring the last 3  No  Yes. List all 0		•	3 years. Do not include v	where you live now.			Dates Debtor 2 lived there
<b>∠</b>	Not married  Iring the last 3  No  Yes. List all 0		•	3 years. Do not include v	where you live now.	tor 1		
<b>∠</b>	Not married  Iring the last 3  No Yes. List all o	of the places y	ou lived in the last 3	3 years. Do not include v	where you live now.  Debtor 2:	tor 1		there
<b>∠</b>	Not married  Iring the last 3  No Yes. List all o	of the places y	ou lived in the last 3	3 years. Do not include v	where you live now.  Debtor 2:	tor 1		there
<b>∠</b>	Not married ring the last 3 No Yes. List all o	of the places y	ou lived in the last 3	3 years. Do not include to Dates Debtor 1 lived there	where you live now.  Debtor 2:  Same as Deb	tor 1		there  Same as Debtor 1
<b>∠</b>	Not married ring the last 3 No Yes. List all o	of the places y	ou lived in the last 3	3 years. Do not include to Dates Debtor 1 lived there  From 07/2012	Debtor 2:  Same as Deb  Number Street	tor 1		there  Same as Debtor 1  From
<b>∠</b>	Not married  Iring the last 3  No Yes. List all of  Debtor 1:  1157 W Was  Number Street	of the places y	ou lived in the last 3	3 years. Do not include to Dates Debtor 1 lived there  From 07/2012	Debtor 2:  Same as Deb  Number Street	tor 1 State	Zip Code	there  Same as Debtor 1  From
_ _	Not married  Iring the last 3  No Yes. List all of  Debtor 1:  1157 W Was  Number Street  Chicago	of the places y	ou lived in the last 3	3 years. Do not include to Dates Debtor 1 lived there  From 07/2012	Debtor 2:  Same as Deb  Number Street	State	Zip Code	there  Same as Debtor 1  From
_ _	Not married  Iring the last 3  No Yes. List all of  Debtor 1:  1157 W Was Number Street  Chicago City	of the places y	ou lived in the last 3	3 years. Do not include to Dates Debtor 1 lived there  From 07/2012 To 07/2016	Debtor 2:  Same as Deb  Number Street  City  Same as Deb	State	Zip Code	there  Same as Debtor 1  From To  Same as Debtor 1
<b>∠</b>	Not married  Iring the last 3  No Yes. List all of  Debtor 1:  1157 W Was  Number Street  Chicago	of the places y	ou lived in the last 3	3 years. Do not include volume and there  From 07/2012 To 07/2016  From	Debtor 2:  Same as Deb  Number Street  City	State	Zip Code	there  Same as Debtor 1  From To  Same as Debtor 1  From From
<b>∠</b>	Not married  Iring the last 3  No Yes. List all of  Debtor 1:  1157 W Was Number Street  Chicago City	of the places y	ou lived in the last 3	3 years. Do not include to Dates Debtor 1 lived there  From 07/2012 To 07/2016	Debtor 2:  Same as Deb  Number Street  City  Same as Deb	State	Zip Code	there  Same as Debtor 1  From To  Same as Debtor 1
<b>∠</b>	Not married  Iring the last 3  No Yes. List all of  Debtor 1:  1157 W Was Number Street  Chicago City	of the places y	ou lived in the last 3	3 years. Do not include volume and there  From 07/2012 To 07/2016  From	Debtor 2:  Same as Deb  Number Street  City Same as Deb	State	Zip Code	there  Same as Debtor 1  From To  Same as Debtor 1  From From

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Terrell

Debtor 1 Starlina Case number (if known) Middle Name First Name Last Name Part 2: Explain the Sources of Your Income Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. Yes. Fill in the details. **Debtor 1** Debtor 2 Sources of income Sources of income **Gross income Gross income** Check all that apply. (before deductions and Check all that apply. (before deductions and exclusions) exclusions) ✓ Wages, Wages, \$6260.75 From January 1 of current year until commissions, commissions, the date you filed for bankruptcy: bonuses, tips bonuses, tips Operating a Operating a business business Wages, \$6200.00 Wages, For last calendar year: commissions, commissions, 2016 (January 1 to December 31, bonuses, tips bonuses, tips YYYY Operating a Operating a business business Wages, Wages, For the calendar year before that: commissions. commissions. (January 1 to December 31, 2015) bonuses, tips bonuses, tips Operating a Operating a business business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income Gross income from Sources of income Gross income from Describe below. each source Describe below. each source (before deductions (before deductions and exclusions) and exclusions) Link \$1,785.00 From January 1 of current year until the date you filed for bankruptcy: Link \$657.00 For last calendar year: (January 1 to December 31, 2016 Unemployment \$4,800.00 For the calendar year before that: (January 1 to December 31, 2015

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Terrell Debtor 1 Starlina Case number (if known) Middle Name First Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425\* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425\* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. \* Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of payment Total amount paid Amount you still owe Was this payment for... Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors

Other

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tor 1	Starlina		Т		rrell	Case number	(if known)
	First Name		Middle Name	Las	st Name		
Insid corp ager	ders include your orations of which	relatives; a n you are a for a busin	ny general partners n officer, director, ess you operate as	s; relatives of any person in control,	general partners; part or owner of 20% or	tnerships of which y more of their voting	who was an insider? /ou are a general partner; g securities; and any managing r domestic support obligations,
<b>✓</b>	No						
	Yes. List all pay	ments to a	an insider.				
				Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
	Insider's Name						
	Number Street						
_	City	State	Zip Code				
	Insider's Name						
	Number Street						
	City	State	Zip Code				
insi	der?	-	for bankruptcy, or		y payments or trans	sfer any property o	n account of a debt that benefited an
✓	No You List all now			idau			
Ш	Yes. List all pay	ments that	t benefited an ins	Dates of	Total amount	Amount you	Reason for this payment
				payment	paid	still owe	Include creditor's name
	Insider's Name						
	Number Street						
	City	State	Zip Code				
	-		· .				
	Insider's Name						
	Number Street						
	City	State	Zip Code				

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Debtor 1 Starlina Terrell Case number (if known) Middle Name First Name Last Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No **V** Yes. Fill in the details. Status of the case Nature of the case Court or agency Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Value of the Describe the property Date property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied.

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Debt	or 1	Starlina First Name	T Middle Name	Terrell Last Name	Case number (if known)	
11.			i filed for bankruptcy, did ke a payment because yo		ank or financial institution, set off any amo	ounts from your
	<b>✓</b>	No Yes. Fill in the details.				
				Describe the action the	e creditor took  Date action was taken	Amount
		Creditor's Name				
		Number Street				
				Last 4 digits of account i	number: XXXX-	
10	\A/;+	City Stat	•	any of your property in the	possession of an assignee for the benefit o	foreditors a sourt
12.			todian, or another official		possession of an assignee for the benefit o	creditors, a court-
		No Yes				
Part	5:	List Certain Gifts an	nd Contributions			
13.	Wi	ithin 2 years before you	ı filed for bankruptcy, did	you give any gifts with a to	otal value of more than \$600 per person?	
		No Yes. Fill in the details	for each gift.			
		Gifts with a total valu per person	ue of more than \$600	Describe the gifts	Dates you gave the gifts	Value
		Person to Whom You C	Save the Gift			·
		Number Street				
		City Stat  Person's relationship to	·			
						. <u></u>
		Person to Whom You C	Gave the Gift			
		Number Street				
		City Stat Person's relationship to				

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	Starlina	Т	Terrell	Case number (if know)	7)	
	First Name	Middle Name	Last Name			
1 \A/:	thin O was no before were fi	lad far bankmintar di	d wi ow wifto ou ooutuib.	utiona with a total value a	f mare than \$600	ta anu ahawitu?
l. Wi		ned for bankruptcy, did	d you give any gifts or contrib	itions with a total value o	i more than \$600	to any charity?
✓	No					
	Yes. Fill in the details fo	r each gift or contribut	tion.			
	Gifts or contributions t		Describe what you contr	ibuted	Date you	Value
	that total more than \$6	600			contributed	
	Charity's Name		_			
			_			
	Nivers In any Observat		_			
	Number Street					
	City State	e Zip Code	_			
t 6:	List Certain Losses					
	Yes. Fill in the details.  Describe the property how the loss occurred	you lost and	Describe any insurance Include the amount that in pending insurance claims	surance has paid. List	Date of your loss	Value of property lost
			A/B: Property.			
abo	out seeking bankruptcy	ed for bankruptcy, did or preparing a bankrup				anyone you consulted
abo	thin 1 year before you file out seeking bankruptcy o lude any attorneys, bankru No	ed for bankruptcy, did or preparing a bankrup				anyone you consulted
abo	thin 1 year before you file but seeking bankruptcy ol lude any attorneys, bankru	ed for bankruptcy, did or preparing a bankrup	otcy petition?			anyone you consulted
Inc	thin 1 year before you file out seeking bankruptcy o lude any attorneys, bankru No	ed for bankruptcy, did or preparing a bankrup	otcy petition?	services required in your ba	Date payment or transfer	Amount of payment
Inc	chin 1 year before you file out seeking bankruptcy o lude any attorneys, bankru No Yes. Fill in the details.	ed for bankruptcy, did or preparing a bankrup	or credit counseling agencies for  Description and value of transferred	services required in your ba	Date payment or transfer was made	Amount of payment
Inc	thin 1 year before you file out seeking bankruptcy o lude any attorneys, bankru No	ed for bankruptcy, did or preparing a bankrup	or credit counseling agencies for Description and value of	services required in your ba	Date payment or transfer	Amount of
Inc	chin 1 year before you file but seeking bankruptcy of lude any attorneys, bankru No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 20 S. Clark Street	ed for bankruptcy, did or preparing a bankrup	or credit counseling agencies for  Description and value of transferred	services required in your ba	Date payment or transfer was made	Amount of payment
Inc	chin 1 year before you file out seeking bankruptcy of lude any attorneys, bankru No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid	ed for bankruptcy, did or preparing a bankrup	or credit counseling agencies for  Description and value of transferred	services required in your ba	Date payment or transfer was made	Amount of payment
Inc	chin 1 year before you file but seeking bankruptcy of lude any attorneys, bankru No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 20 S. Clark Street	ed for bankruptcy, did or preparing a bankrup	or credit counseling agencies for  Description and value of transferred	services required in your ba	Date payment or transfer was made	Amount of payment
Inc	chin 1 year before you file but seeking bankruptcy of lude any attorneys, bankrul No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinoi	ed for bankruptcy, did or preparing a bankrup ptcy petition preparers, of the preparers of the preparers of	or credit counseling agencies for  Description and value of transferred	services required in your ba	Date payment or transfer was made	Amount of payment
Inc	chin 1 year before you file but seeking bankruptcy of lude any attorneys, bankru No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor	ed for bankruptcy, did or preparing a bankrup ptcy petition preparers, of the preparers of the preparers of	or credit counseling agencies for  Description and value of transferred	services required in your ba	Date payment or transfer was made	Amount of payment
Inc	chin 1 year before you file but seeking bankruptcy of lude any attorneys, bankrul No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinoi City State	ed for bankruptcy, did or preparing a bankrup process of the proce	or credit counseling agencies for  Description and value of transferred	services required in your ba	Date payment or transfer was made	Amount of payment
Inc	chin 1 year before you file but seeking bankruptcy olude any attorneys, bankrul No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinoi City State  Email or website address	ed for bankruptcy, did or preparing a bankrup ptcy petition preparers, or preparers, o	or credit counseling agencies for  Description and value of transferred	services required in your ba	Date payment or transfer was made	Amount of payment
Inc	chin 1 year before you file but seeking bankruptcy of lude any attorneys, bankrul No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinoi City State	ed for bankruptcy, did or preparing a bankrup ptcy petition preparers, or preparers, o	or credit counseling agencies for  Description and value of transferred	services required in your ba	Date payment or transfer was made	Amount of payment
abo Inc	chin 1 year before you file but seeking bankruptcy olude any attorneys, bankrul No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinoi City State  Email or website address	ed for bankruptcy, did or preparing a bankrup ptcy petition preparers, or preparers, o	or credit counseling agencies for  Description and value of transferred	services required in your ba	Date payment or transfer was made	Amount of payment
abo Inc	chin 1 year before you file but seeking bankruptcy of lude any attorneys, bankru No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinoi City State Email or website address	ed for bankruptcy, did or preparing a bankrup ptcy petition preparers, or preparers, o	or credit counseling agencies for  Description and value of transferred	services required in your ba	Date payment or transfer was made	Amount of payment
abo Inc	chin 1 year before you file but seeking bankruptcy olude any attorneys, bankrul No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinoi City State  Email or website address Person Who Made the P	ed for bankruptcy, did or preparing a bankrup ptcy petition preparers, or preparers, o	or credit counseling agencies for  Description and value of transferred	services required in your ba	Date payment or transfer was made	Amount of payment
abo Inc	chin 1 year before you file but seeking bankruptcy olude any attorneys, bankrul No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinoi City State  Email or website address Person Who Made the P	ed for bankruptcy, did or preparing a bankrup process of the preparent of	or credit counseling agencies for  Description and value of transferred	services required in your ba	Date payment or transfer was made	Amount of payment
abo Inc	chin 1 year before you file but seeking bankruptcy olude any attorneys, bankrul No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinoi City State Email or website address Person Who Made the P Person Who Was Paid Number Street	ed for bankruptcy, did or preparing a bankrup process of the proce	or credit counseling agencies for  Description and value of transferred	services required in your ba	Date payment or transfer was made	Amount of payment

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Debto		Starlina	Т		Case number <i>(if kno</i> w	vn)		
		First Name	Middle Name	Last Name				
	help	hin 1 year before you filed for you deal with your credite not include any payment or tr	ors or to make payme		nalf pay or transfe	er any property to	anyone v	who promised to
	<b>✓</b>	No Yes. Fill in the details.						
				Description and value of any pro transferred	perty	Date payment or transfer was made	Amou	int of payment
		Person Who Was Paid						
		Number Street						
		City State	Zip Code					
•	<b>the</b> Inclu	ordinary course of your bu	siness or financial af	ecurity (such as the granting of a secur		•		
l				Description and value of propert transferred		ny property or received or debts   ge	paid	Date transfer was made
		Person Who Received Trans	fer					
		Number Street						
		City State Person's relationship to you	Zip Code					
		Person Who Received Trans	fer					
		Number Street						
		City State Person's relationship to you	Zip Code					
	ben	hin 10 years before you file eficiary? ese are often called asset-prot No		l you transfer any property to a self-	settled trust or si	milar device of wh	ich you	are a
		Yes. Fill in the details.		Description and value of the pr	operty transferre	d		Date transfer was
		Name of trust						made

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Debtor 1 Starlina Terrell Case number (if known) Middle Name First Name Last Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance account was before number instrument closed, sold, closing or moved, or transfer transferred XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code City Zip Code State 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? No Name of Storage Facility Name Number Street Street Number City State Zip Code City State Zip Code

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Terrell Debtor 1 Starlina \_\_ Case number (if known) Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code Zip Code City State Part 10: **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street Number Street City State Zip Code City State Zip Code 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street Number Street City State Zip Code City State Zip Code

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Debt		Starlina		T	Te	errell	Case	e number <i>(ii</i>	fknown)		
		First Name		Middle Name	La	st Name					
26.	Hav	e you been a part	y in any judic	ial or administ	rative proce	eding under	any environmen	tal law? In	clude settler	ments and ord	ers.
		No Yes. Fill in the det	tails.								
	_				Court or ag	ency		Nature o	of the case		Status of the case
		Case title									Pending
					Court Name						On appeal
		Case number			NumberStre	et					Concluded
		la:			City	State	Zip Code				
Part		Give Details Al				-					
27.	With	nin 4 years before						_		o any business	5?
					-		activity, either for trearthip (LLP)	ull-time or p	oart-time		
		A partner in				od naomity po	. a 10101 inp (LL1 )				
		ш		naging executiv	•						
	_	_		f the voting or e		ities of a corp	ooration				
		No. None of the a Yes. Check all that				w for each b	ousiness.				
	Н		11,				re of the busine	ss			number Do not number or ITIN.
		Duningan Name			_				EIN:	olar cocarry i	
		Business Name									
		Number Street			Name	e of account	ant or bookkeep	er	Dates busi	ness existed	
		City	State	Zip Code					From	To	
					Desc	ribe the natu	re of the busine	ss			number Do not number or ITIN.
		Business Name							EIN:		
		Number Street			_				Dates busi	ness existed	
		City	State	Zip Code	Name	of account	ant or bookkeep	er	From	To	
		,		_,p					110111	10	
					Desc	ribe the natu	re of the busine	ss			number Do not number or ITIN.
		Business Name							EIN:		
		Number Street			- Nome	of account	ant or bookkoon	or	Dates busi	ness existed	
		City	State	Zip Code	Name	oi account	ant or bookkeep	<b>6</b> 1	From	То	

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Deb	tor 1 Starlina	Т	Terrell	Case number (if known)
	First Name	Middle Name	Last Name	
28.	Within 2 years before you creditors, or other parties		ou give a financial stateme	nt to anyone about your business? Include all financial institutions,
	Yes. Fill in the details	below.		
	_		Date issued	
	Name		MM/DD/YYYY	
	Number Street		<del>_</del>	
	City S	state Zip Code	<u> </u>	
Pari	t 12: Sign Below			
	a bankruptcy case can resi	•	,	ty, or obtaining money or property by fraud in connection with 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	Signature of			Signature of Debtor 2
	Date 5/19	/2017		Date
			f Financial Affairs for Individ	luals Filing for Bankruptcy (Official Form 107)?
	No			
	Yes			
ı	Did you pay or agree to pay	someone who is not an a	ttorney to help you fill out b	ankruptcy forms?
	<b>✓</b> No			
İ	Yes. Name of person			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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B2030 (Form 2030) (12/15)

### **UNITED STATES BANKRUPTCY COURT**

		Northern Dist	rict of Illinois	
In re	Starlina T Terrell		Case No.	
	Debtor			(If known)
			Chapter	Chapter 13
	DISCLOSURE OF	COMPENSATION	ON OF ATTORNE	Y FOR DEBTOR
con	npensation paid to me within one	year before the filing of th	e petition in bankruptcy, or ag	he abovenamed debtor(s) and that reed to be paid to me, for services th the bankruptcy case is as follows:
For	legal services, I have agreed to a	ccept		\$4,000.00
Prio	or to the filing of this statement I	have received		\$350.00
Bala	ance Due			\$3,650.00
2. The	e source of the compensation paid	d to me was:		
	<b>✓</b> Debtor	Other (specif	fy)	
3. The	e source of the compensation paid	d to me is:		
	Debtor	Other (specif	fy)	
4.	I have not agreed to share the ab members and associates of my I		ion with any other person unle	ess they are
	I have agreed to share the above members or associates of my law the people sharing in the compe	v firm. A copy of the agree		
5. ln r	eturn for the above-disclosed fee a. Analysis of the debtor's finar bankruptcy;	<del>-</del>	•	e bankruptcy case, including: rmining whether to file a petition in
	b. Preparation and filing of any	petition, schedules, staten	nents of affairs and plan which	may be required;
	c. Representation of the debtor	at the meeting of creditors	s and confirmation hearing, and	d any adjourned hearings thereof;
	d. Representation of the debtor	in adversary proceedings	and other contested bankrupto	cy matters;
6. By	agreement with the debtor(s), the	above-disclosed fee does	not include the following servi	ices:
		CERTIF	ICATION	
	ify that the foregoing is a comple in this bankruptcy proceedings.	te statement of any agreen	nent or arrangement for payme	nt to me for representation of the
	5/19/2017		/s/ Elizabeth Placek	
	Date		Signature of Attorney	
			Semrad Law Firm	
			Name of law firm	_

B2030 (Form 2030) (12/15)

### **UNITED STATES BANKRUPTCY COURT**

Northern District of Illinois

In re	Starlina T Terrell		Case No.			
	Debtor			(If known)		
			Chapter	Chapter 13		
	DISCLOSURE OF (	COMPENSATION C	F ATTORNEY I	FOR DEBTOR		
•	Pursuant to 11 U.S.C. § 329(a) and Fe compensation paid to me within one y rendered or to be rendered on behalf o	'ear before the filing of the petitio	n in hankruntov or spread	to be poid to me for corvince		
	For legal services, I have agreed to acc			\$4,000,00		
-	Prior to the filing of this statement I ha	ave received		\$350.00		
l	Balance Due			\$3,650.00		
2.	The source of the compensation paid	to me was:				
	<b>✓</b> Debtor	Other (specify)				
3. 1	The source of the compensation paid t	to me is:		(4		
	Debtor	Other (specify)		Y		
4.	I have not agreed to share the abo members and associates of my lav	ve-disclosed compensation with v firm.	any other person unless the	ey are		
baseppe de la constante de la	I have agreed to share the above-omembers or associates of my law the people sharing in the compens	irm. A copy of the agreement, too	her person or persons who gether with a list of the nam	are not nes of		
5. li	n return for the above-disclosed fee, I a. Analysis of the debtor's financi bankruptcy;	have agreed to render legal servic al situation, and rendering advice	ave agreed to render legal service for all aspects of the bankruptcy case situation, and rendering advice to the debtor in determining whether t			
	b. Preparation and filing of any pe	stition, schedules, statements of a	affairs and plan which may l	be required;		
	c. Representation of the debtor at	the meeting of creditors and con	firmation hearing, and any	adjourned hearings thereof;		
	d. Representation of the debtor in	adversary proceedings and other	contested bankruptcy mat	ters;		
6. E	By agreement with the debtor(s), the ab	ove-disclosed fee does not inclu	de the following services:			
		CERTIFICATION				
l ce debtor	ertify that the foregoing is a complete (s) in this bankruptcy proceedings.	statement of any agreement or arr	rangement for payment to r	ne for representation of the		
n-12-24-14	5/16/2017	/s/ Elizabeth Placek				
	Date		Signature of Attorney			
			Semrad Law Firm			
			Name of law firm			

### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

### RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

#### A. BEFORE THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

#### THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

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6. Advise the debtor of the need to maintain appropriate insurance.

#### B. AFTER THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

#### THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.



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- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

### C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

#### D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

  Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services. However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

#### E. CONDUCT AND DISCHARGE

- 1. Improper conduct by the attorney. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

### F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$371.76
- 3. Before signing this agreement, the attorney has received, \$350.00 toward the flat fee, leaving a balance due of \$3,650.00; and \$61.76 for expenses, leaving a balance due of \$4,021.76
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: 5/16/2017	
Signed:	
/s/ Startina Terrell	
- / /XVVYnVV	/s/ Elizabeth Placek
Debtor(s)	Attorney for Dehtor(e)

Do not sign if the fee amounts at top of this page are blank.

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

### RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

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#### A. BEFORE THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

#### THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
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6. Advise the debtor of the need to maintain appropriate insurance.

#### B. AFTER THE CASE IS FILED

#### THE DEBTOR AGREES TO:

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- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
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- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

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- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
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- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

### C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

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- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
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- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

  Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services.

  However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

#### E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

#### F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$371.76
- 3. Before signing this agreement, the attorney has received, \$350.00 toward the flat fee, leaving a balance due of \$3,650.00; and \$61.76 for expenses, leaving a balance due of \$4,021.76
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	5/19/2017	<u>-</u>	
Signed:			
/s/ Starli	na Terrell	<u>-</u>	
		_	/s/ Elizabeth Placek
Debtor(s	)		Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

# Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

#### This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

### The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

#### **Chapter 7: Liquidation**

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

#### Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1 717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

#### **Read These Important Warnings**

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

### Chapter 12: Repayment plan for family farmers or fishermen

	\$275	total fee
+	\$75	administrative fee
	\$200	filing fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

# Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes.
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

#### Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure.

### Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

### Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

# Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: <a href="http://www.justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html">http://www.justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html</a>

In Alabama and North Carolina, go to:
<a href="http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit">http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit</a>
20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

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### **UNITED STATES BANKRUPTCY COURT**

**Northern District of Illinois** 

In re:	Terrell, Starlina T	Case No	
	Debtor(s)		
		Chapter.	Chapter13
	VERIFICA	TION OF CREDITOR MAT	TRIX
Ti knowledge	he above named Debtors hereby verify the.	at the attached list of creditors is t	rue and correct to the best of their
Date:	5/19/2017	/s/ Terrell, Starlin Terrell, Starlina T Signature of De	T

CAPITAL ONE AUTO FINAN 3901 DALLAS PKWY PLANO, TX, 75093

DEPT OF EDUCATION/NELN 121 S 13TH ST LINCOLN, NE, 68508

PORTFOLIO RECOVERY ASS 140 Corporate Blvd Norfolk, VA, 23502

CAPITALONE PO BOX 26625 RICHMOND, VA, 23261

MIDLAND FUNDING PO Box 13105 Roanoke, VA, 24031

CREDIT MANAGEMENT LP PO Box 118288 Carrollton, TX, 75011

CAINE & WEINER 21210 Erwin St Woodland Hls, CA, 91367

A/R CONCEPTS 18-3 E DUNDEE RD STE 330 BARRINGTON, IL, 60010

City of Chicago - Parking and red Light Tickets 121 N. LaSalle Street Chicago, IL, 60602

Arnold Scott Harris 111 W. Jackson # 600 Chicago, IL, 60604

Village of Maywood 40 Madison Street Maywood, IL, 60153 City of Brookfield 2000 N Calhoun Rd Brookfield, WI, 53005

Village of Oak Lawn 9446 S Raymond Ave. Oak Lawn, IL, 60453

Village of North Riverside 2401 S DesPlaines Ave Riverside, IL, 60546

IL Tollway PO Box 5544 Chicago, IL, 60608

Peoples Gas PO BOX 2968 Milwaukee, WI, 53201

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Debtor 1 Starlina First Name	T Middle Name	Terrell	Case number (if known)	
	estions for Reporting Purpo	Last Name		
16. What kind of debts do you have?	16a. Are your debts prima "incurred by an indivi- No. Go to line 16b Yes. Go to line 17	arily consumer debts dual primarily for a pe c. arily business debts? or investment or thro	ersonal, family, or househo Business debts are debts  bugh the operation of the l	s that you incurred to obtain ousiness or investment.
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	No.	pter 7. Do you estimate		erty is excluded and administrative creditors?
18. How many creditors do you estimate that you owe?	☐ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	1,000-5 5,001-1 10,001-		25,001-50,000 50,001-100,000 More than 100,000
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$10,000 \$50,000	001-\$10 million 0,001-\$50 million 0,001-\$100 million 00,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
20. How much do you estimate your liabilities to be? Pan 7: Sign Below	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	□ \$10,000 □ \$50,000	001-\$10 million 0,001-\$50 million 0,001-\$100 million 00,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
	I have examined this netition	and I daclare under		information provided is true and
	If I have chosen to file under of title 11, United States Counder Chapter 7.  If no attorney represents measure this document, I have obtained in accordance I understand making a false's	Chapter 7, I am awan de. I understand the re and I did not pay or a tained and read the n with the chapter of ti statement, concealing y case can result in fi	e that I may proceed, if eliquide elief available under each of the gree to pay someone who otice required by 11 U.S.C. the 11, United States Code of the states of the st	gible, under Chapter 7, 11,12, or 13 chapter, and I choose to proceed is not an attorney to help me fill C. § 342(b).
Z.	Signature of Debtor 1		Signature of Deb	tor 2
The state of the s	Executed on 5/16/201	TO / YYYY  TO I CONTROL OF THE TOTAL OF THE	Executed on _	MM / DD / YYYY

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Fill in this info	rmation to identify your	case:			
Debtor 1	Startina	Т	Terrell		
Debtor 2	First Name	Middle Name	Last Name	-	
(Spouse, if filing)	First Name	Middle Name	Last Name	TOTALINA .	
United States I	Bankruptcy Court for the	Northern	District of Illinois		
Case number			(State)		
(II known)					
Official	Form 106De	<u>ec</u>			Check if this is amended filling
Declarat	ion About an	Individual Debto	or's Schedules		12/
If two married	people are filing togeti	ner, both are equally respons	sible for supplying correct	information	
Bari 1. Sign	Below	eone who is NOT an attorne		ing a laise statement, concealing proper 250,000, or imprisonment for up to 20 yea	
✓ No		,	y to help you fill out bankr	uptcy forms?	
MONTON	•	·	y to help you fill out bankr	uptcy forms?	
Yes, I	Name of person	Water the state of		lition Preparer's Notice, Declaration, and	

MM/DD/YYYY

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Debtor 1	Starling First Name	T	Terreff	Case number (if known)
	rust Maine	Middle Name	Last Name	
28. Wit cre	hìn 2 years before you ditors, or other partie	ı filed for bankruptcy, did s.	ou give a financial state	ment to anyone about your business? Include all financial institutions,
Z	No Yes. Fill in the details	halau		
LI	res, i a in the details	pelow.		
			Date issued	
	Name		MM/DD/YYYY	
	Number Street		mana.	
	City	State Zíp Code		
Pari 12:	Sign Below	·		
			<del>aran yana ayaa ahaan /del>	
i have	read the answers on	this Statement of Financi	al Affairs and any attach	ments, and I declare under penalty of perjury that the answers are
				ments, and I declare under penalty of perjury that the answers are perty, or obtaining money or property by fraud in connection with to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	A Company of the Comp	///	or improviment for ap	to 20 years, or both, 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	*	/	+ N , / /	×
	/s/ Start Signature o	ina Terrell	444/1	
	Olginatore	Toeslor!		Signature of Debtor 2
	Dane 5/16/	72017	•	Date
Did yo	u attach additional p	ages to Your Statement of	Financial Affaire for Indi	viduals Filing for Bankruptcy (Official Form 107)?
Germania	,	and the same of th	Translativitation for High	viduals Fitting for Bankruptcy (Official Form 107)?
Z N		and the same of th		
	es	Š,		
Did yo	u pay or agree to pay	someone who is not an at	torney to help you fill ou	t bankruptcy forms?
IJ N				
Y	es. Name of person			Attach the Replanta Politics During to
bornd				Attach the Bankruptcy Petition Preparer's Notice,  Declaration, and Signature (Official Form 119).

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### UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

in re:	Terrell, Starlina T		
	Debtor(s)	Case No.	
		Chapter.	Chapter13
	VER	FICATION OF CREDITOR MAT	TRIX
Th knowledge	e above named Debtors hereby	erify that the attached list of creditors is tr	rue and correct to the best of their
Date:	5/16/2017	/s/ Terrell, Starlin: Terrell, Starlina T Signature of Deb	

## Case 17-15569 Doc 1 Filed 05/19/17 Entered 05/19/17 10:27:33 Desc Main Document Page 74 of 74

Deb	tor 1 Starlina First Name	T	Terrell	Case number ((/known)	
16		Middle Name	Last Name		
10,	Calculate the median family		ou. Follow these steps	s:	
	16a. Fill in the state in which yo		Illinois		
	16b. Fill in the number of people		2		
	16c. Fill in the median family in household	come for your state and si		and with the second control of the second co	\$66,487.00
		the separate instructions fo	ro tinc or this form. This list m	d a list of applicable median income amounts, go online ay also be available at the bankruptcy clerk's office.	
17,	How do the lines compare?			The state of the parmapley clerk's billier.	
	17a. Line 15b is less than of under 11 U.S.C. § 13.	or equal to line 16c, On th <i>25(b)(3).</i> <b>Go to Part 3.</b> Do	e top of page 1 of this NOT fill out <i>Calculatio</i>	form, check box 1, Disposable income is not determined on of Disposable Income (Official Form 122C-2),	
	U.U.U. & TOEDIDIOJ. C	line 16c. On the top of page 1	Calculation of Disnos	ck box 2, Disposable income is determined under 11 sable Income (Official Form 122C-2). On line 39 of that	
Part				)(4) ~	
18.	Copy your total average mont				\$1,255.62
19.	oommanon panoa ander 11 G.	.5.6. 9 1325(D)(4) andws	you to deduct part of y	s not filing with you, and you contend that calculating the our spouse's income, copy the amount from line 13.	**************************************
	19a. If the marital adjustment do	oes not apply, fill in 0 on li	ne 19a.		-\$0.00
	19b. Subtract line 19a from lin				\$1,255.62
20.	The second secon	ly income for the year. F	follow these steps:		
	20a. Copy line 19b.	ere			\$1,255.62
	Multiply by 12 (the number				x 12
	20b. The result is your current m				\$15,067.44
	20c. Copy the median family inc	ome for your state and siz	te of household from li	ne 16c.	\$66,487.00
21.	How do the lines compare?				<u> </u>
	Line 20b is less than line 20 commitment period is 3 year	c. Unless otherwise orderers. Go to Part 4.	ed by the court, on the	top of page 1 of this form, check box 3, The	
	Line 20b is more than or equ 4, The communent periodyli	ual to line 20c. Unless oth s 5 years. Go to Part 4.	erwise ordered by the o	court, on the top of page 1 of this form, check box	
Part 4	Sign Below		1		
	By signing here, I declare un	der penalty of perjunt that	the information on this	s statement and in any attachments is true and correct.	
	X /s/ Statina Terrel	MALAW	V x		
	Signalure of Debtor	<i>y //</i>	<del></del> S	ignature of Debtor 2	
	Date 5/16/2017		n	Pate	:
	MM/DD/YYYY		J	MM/DD/YYYY	
	If you checked 17a, do NOT	fill out or file Form 122C-:	2.		:
	If you checked 17b, fill out Fo	orm 122C-2 and file it with	n this form. On line 39	of that form, copy your current monthly income from line	14